

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA**

In the Matter of:

OBIE LEE TUBBS, JR.

Debtor(s).

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Case No. 09-14682-MAM-13

Chapter 13

**OBJECTION TO CONFIRMATION**

COMES NOW your petitioner, Green Tree-AL, LLC f/k/a Bank of America, FSB (hereinafter referred to as "Green Tree"), a secured creditor in the above styled cause, and files this objection to the proposed plan filed by the Debtor, and as grounds therefore, states as follows:

1. That Green Tree is the holder of a perfected security interest in the Debtor's property, more specifically described as **one (1) 1998 Horton Homes Mirage III 16x76 mobile home, S/N: H206514G including any and all accessories, furniture, fixtures and appliances.** As evidence of the perfection, Green Tree attaches to this objection a copy of the Retail Installment Contract and Security Agreement executed in connection with the above transaction is attached hereto and made a part hereof and is marked Exhibit A. A true and correct copy of the Certificate of Title and/or Financing Statement securing the collateral named therein is attached hereto and made a part hereof by reference, and is marked Exhibit B.

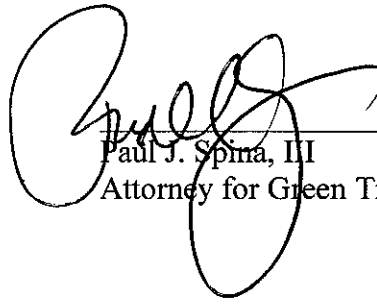
2. That the payoff on Green Tree's collateral on the date of the filing of this petition was \$26,084.98.

3. That Green Tree would show to the Court that the value of this collateral is substantially greater than the value proposed by the Debtor, and that the interest of Green Tree is substantially impaired by the Debtor's valuation.

4. That the plan proposed by the Debtor fails to propose the claim an adequate interest rate.

5. That the interest of Green Tree is not adequately protected by the Debtor's plan as proposed.

WHEREFORE, PREMISES CONSIDERED, Green Tree respectfully requests this Honorable Court for an Order denying confirmation of the Debtor's plan as proposed, and for such further and other relief as this Court deems proper.



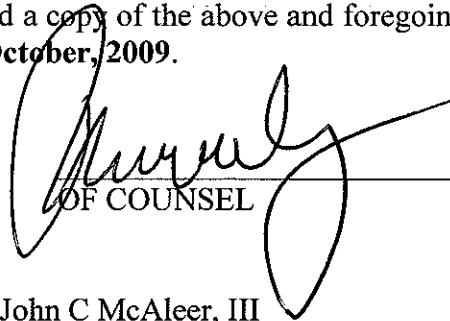
Paul J. Spina, III  
Attorney for Green Tree-AL, LLC

**OF COUNSEL:**

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(205) 298-1800

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the above and foregoing Objection to Confirmation via ECF on this the **16th** day of **October, 2009**.



OF COUNSEL

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